

ANNUAL REPORT INSTRUCTIONS FOR IOWA PERPETUAL CARE CEMETERIES



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General Instructions

The Iowa Insurance Division (IID) is pleased to welcome you to our Regulated Industries Unit (RIU) electronic filing process. If you have any problems with the electronic filing process, please send your inquiries to: pcc@iid.iowa.gov.

The electronic filing of the Perpetual Care Cemetery Annual Reports is due on or before April 30 of each calendar year.

Before you log into the RIU Portal, have these items ready:

1. Using the Perpetual Care Cemetery Excel template on the IID website via the link <https://iid.iowa.gov/documents/perpetual-care-cemetery-template> create **the data submission portion of your Annual Report**. Then save the template in Excel using the required file-naming convention: **20XX PCC ANRPT Cemetery Name**.
2. Additional documents should be scanned and ready to be uploaded such as, bank statements, interment rights agreement, total return distribution documents (if applicable), and other optional documents you want to provide for review. Use a descriptive file name for each document uploaded.
3. Fees are paid electronically. You will need the 9-digit bank routing number that appears on the bottom of your check and the bank account number. The system does not currently accept Credit/Debit card payments. **Please provide Originating ID number L426004579 to the financial institution you intend to use for payment of your fees so they can release any debit blocks present.** This should be done prior to completing the payment process.
4. If the fees assessed on your account appear incorrect to you, please notify our office via email at pcc@iid.iowa.gov prior to paying because our office cannot issue refunds for incorrect amounts paid.

You can access the RIU Filing Portal via this link:

<https://iid.force.com/CustomCommunityLogin> ***Bookmark this page for future reference.***

STEPS TO ACCESS THE FILING PORTAL AND FILE THE ANNUAL REPORT

1. Go to the RIU Filing Portal System Information Web page: <https://iid.iowa.gov/riuportal>. All the filing information regarding the submission of the annual report can be found on this page, including: instructions, checklists, Excel templates, forms, codes and lists.
2. Use the **Google Chrome** browser when logging into the Filing Portal, as other browsers may not be supported.
3. Select the account.
4. Select 'View Account Information'. Update your account information and select the 'Go To Home Page' button at the bottom of the page. If you want to change your Business Name, you will need to email us at: pcc@iid.iowa.gov.
5. Select 'View Contact Information'. Update your contact information and select the 'Go To Home Page' button at the bottom of the page. If you want to change your Contact Name, you will need to email us at: pcc@iid.iowa.gov.
6. Select 'View Annual Reports'.
7. Select the link for the Current Annual Report.
8. The next screen has several buttons. Select each button:
 - a. Instructions - Check the button to confirm you have read the instructions.
 - b. Submit Checklist – answer the questions and save.
 - c. Additional File Submission - upload documents such as, bank statements, interment rights agreement, total return distribution documents, and any other optional documents you want to provide for review.
 - d. Attestation – complete the attestation.
9. If applicable, Pay Fees – click on “Payment “, then you will be directed to a secure payment page. Otherwise, move to step 12.
10. Pay the amount due, via an electronic check. Follow prompts on each page to complete payment and receive an emailed confirmation receipt.
11. Return to “Home Page”.
12. Submit the report.

Cautions!

1. If you exit the system before you submit your report, the system will save your information until April 30th. Any partial filings that have not been submitted will automatically be deleted.
2. If you are in the portal and there is **NO activity** for 45 minutes, the system will save your progress and log you out. The system will not save unanswered Checklist questions.
3. You **MUST** use the Perpetual Care Cemetery Excel Template, provided on the RIU Filing Portal System Information Page. The template can be used on a Windows or Macintosh operating system. **This template is the Perpetual Care Registry, required to be uploaded under “Additional files submission” button on the Filing Portal.**
4. **The data file should be named as follows: 20XX PCC ANRPT Cemetery Name**
5. The system will only allow one submission of each annual report. If you need to amend or supplement a report that has already been submitted, you will have to contact us at: pcc@iid.iowa.gov.
6. When entering dates, the format of the date is MM/DD/YYYY. The date may automatically appear as #####, but it is simply the Excel file shrinking the columns, but the data is still there.
Note: Leading zeros in the month may drop off; however, the leading zeros in the day must remain (e.g. 3/04/2017).
7. Contract numbers may automatically change to a date format in Excel. If this occurs, you will need to change this column to text format. **This should only be done in this column in the Excel file.**
8. When the payment process is completed the report maybe automatically submitted. You should log back into the portal to confirm the submission is complete. You should also receive an emailed confirmation receipt from the filing portal.
9. The Account Principal Balance of Perpetual Care Trust should be reported at “**Cost Basis**” rather than “**Market Value**” on the checklist question.

Perpetual Care Cemetery

EXCEL File Upload Instructions

Introduction

To submit your annual report, you are required to upload an EXCEL file. To upload your file through the RIU Filing Portal when submitting your annual report, you must first create the file exactly as directed on pages 7-8. Certain steps must be followed for it to be accepted and submitted successfully.

Getting Started

Using Excel, open the 'Perpetual_Care_Cemetery.xlsx' template file located at: <https://iid.iowa.gov/documents/perpetual-care-cemetery-template>. This is the file you will use to enter your annual report information, which pertains to the Perpetual Care Registry.

Special Notes

When you fill in the template file, only add the data/information requested. Do not change anything in the column headers of the Excel sheet provided by IID. If any of the prefilled column headers is changed, deleted or doesn't appear as expected, IID will not accept your file and your annual report will be considered incomplete.

Please do not:

- add formulas
- add additional columns
- skip rows or columns
- change the names of the columns in the header row (row 1)
- change the order of the header rows
- add formatting (e.g. bold, larger font, etc.)
- delete the header row (row 1) or any columns
- add any additional sheets to the Excel file. Keep everything on Sheet 1
- exceed row 2000
- insert commas or special characters

Filling Out the Excel File

These instructions outline how to create the File using the IID Excel template. Enter your data in all columns in the Perpetual_Care_Cemetery.xlsx file per the instructions given below.

Column A (Purchaser Name):

- **This is a mandatory field** to be entered for every row of data you have. This field is frequently the "title holder." First Name followed by Last Name (any combination of upper or lower case letters are acceptable for this column). Enter the Purchaser Name.

Column B (Date of Contract):

- **This is a mandatory field** to be entered for every row of data you have. Enter Date of Contract using the format MM/DD/YYYY.

Column C (Contract Number):

- **This is not a mandatory field.** Enter the contract number you have assigned to the contract. If the contract number automatically corrects to a date format, see **Cautions!** on page 5 of these instructions.

Column D (Contract Amount):

- **This is a mandatory field** to be entered for every row of data you have. Enter the Contract Amount. Do not include symbols such as "\$" or ",". Enter the numbers in the format "XXXX.XX". Don't be concerned if trailing zeros drop off.

Column E (Number of Interment Spaces Sold):

- **This is a mandatory field** to be entered for every row of data you have. Enter the number of spaces sold for each interment rights agreement. For example, if there was one interment rights agreement issued for three (3) actual spaces, you would enter "3" in this column. Do not include special characters, only enter numerical values.

Column F (Amount of Perpetual Care Deposited in Trust):

- **This is a mandatory field** to be entered for every row of data you have. Enter the dollar amount of perpetual care deposited in trust. ***This amount would be equal to or greater than \$50.00 or 20% of the gross selling price received by the cemetery for each sale of interment rights, whichever is greater.*** Do not include symbols such as "\$" or ",". Enter the numbers in the format "XXXX.XX". Don't be concerned if trailing zeros drop off.

Column G (Date Funds Deposited in Trust):

- **This is a mandatory field** to be entered for every row of data you have. Enter the date the funds were deposited into the Trust Account, using the format MM/DD/YYYY.

Column H (Bank Routing Number):

- **This is not a mandatory field.** Enter a valid Bank Routing Number. CD's, checking or savings trust accounts must enter a Bank Routing Number.

Column I (Bank Account Number):

- **This is not a mandatory field.** Enter a valid Bank Account Number, if applicable. CD's, checking or savings trust accounts must enter an Account Number.

Column J (Comments):

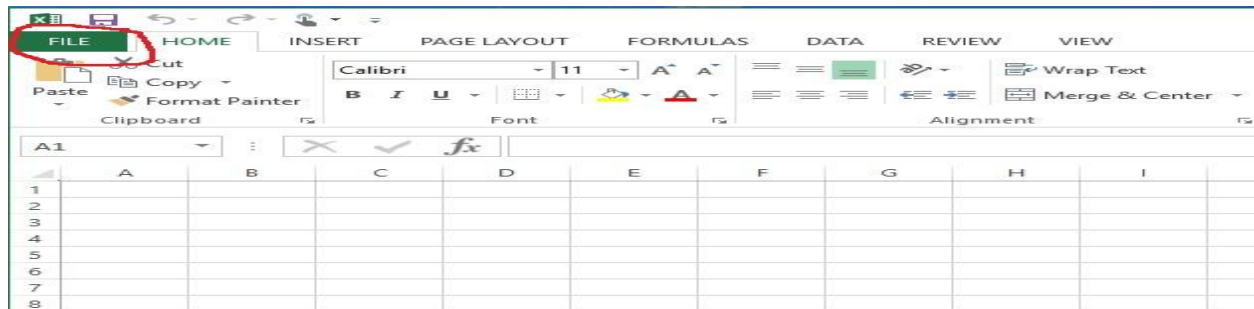
- **This is not a mandatory field.** Enter any comments for the specific contract or simply state "no comments" in the column. You may enter up to 200 characters including spaces and periods.

Do not leave any blank/empty rows in between the data. Start entering the data on row 2, then row 3, etc.

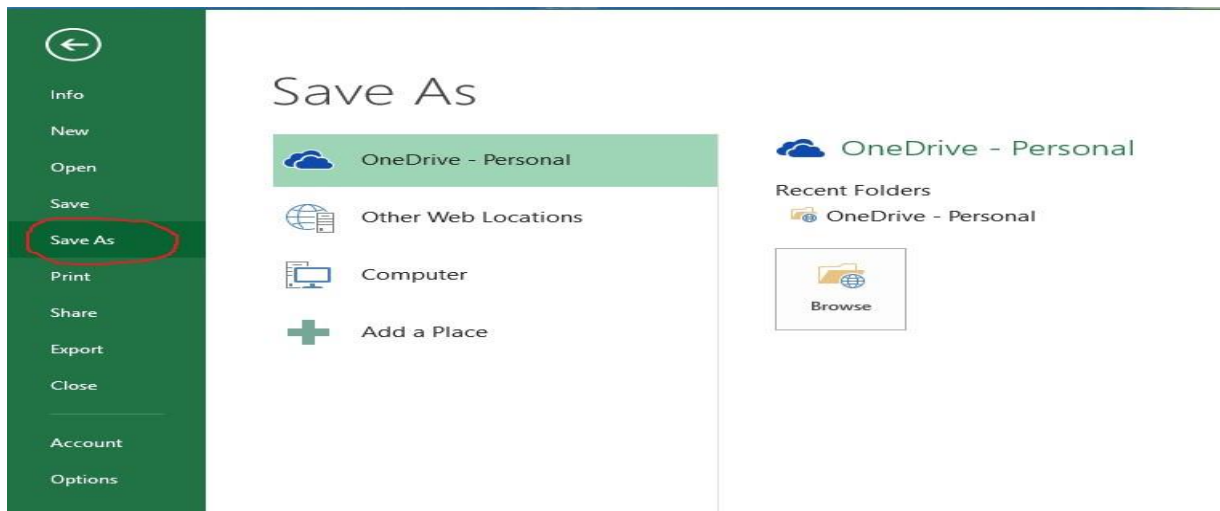
Saving the Excel File

Once all the data has been entered save the Excel file on your desk top or any drive you can access easily. To save the file follow these steps:

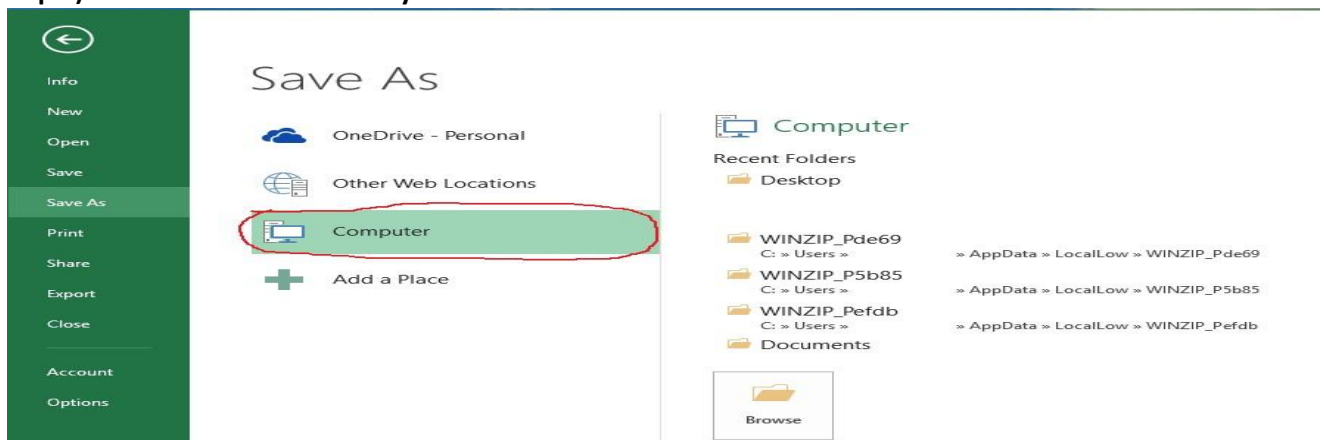
Step 1): Click “FILE” on the top left corner of Excel form. Other versions of Excel may appear slightly different.



Step 2): Then Click on “Save As”.



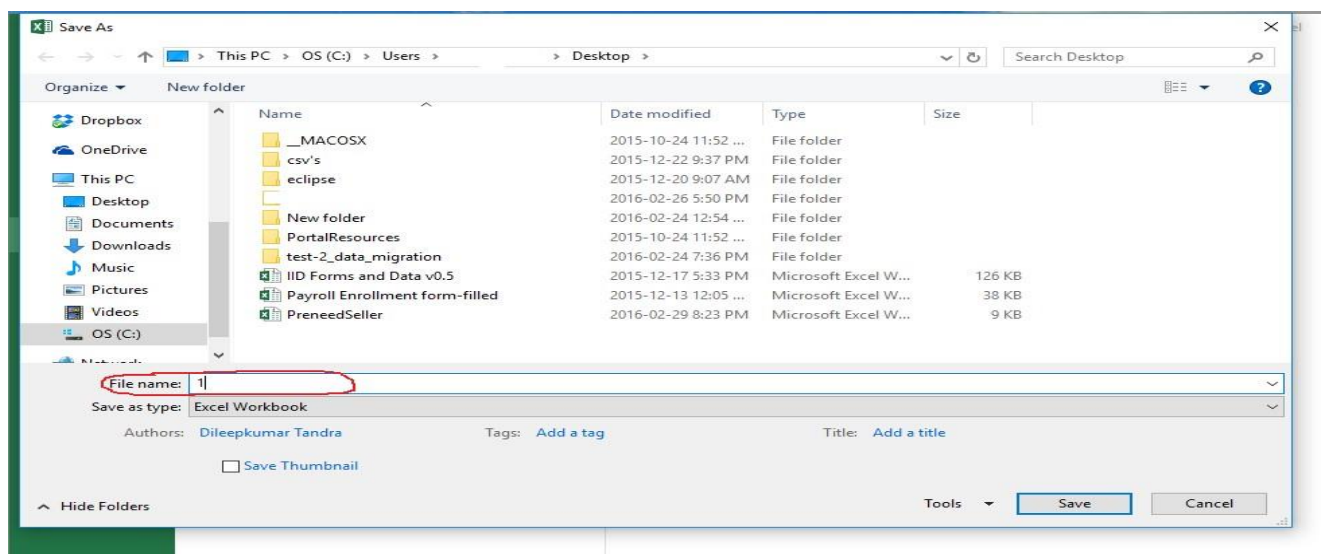
Step 3): Select a location to save your file.



Step 4): Select Browse to choose your folder where you will save the file.



Step 5): Enter the name to save the file in this format. (20XX PCC ANRPT Cemetery Name)



Uploading the EXCEL File

You are now ready to upload your file through the RIU Filing Portal

<https://iid.force.com/CustomCommunityLogin>

Step 6) Select 'Additional file submission' from the filing portal.

IOWA INSURANCE DIVISION

*DO NOT CLICK THE BROWSER BACK BUTTON

Instructions X

Submit Checklist X

Additional files submission X

Attestation X

Pay Fees

Submit Annual Report

Go Back

Step 7) Select 'Upload' in front of Perpetual Care Registry.

Manage Submissions

Actions	Title	Requested Date	Submission Date	Required
Upload View	Surety Bond documents			<input type="checkbox"/>
Upload View	Fidelity bond documents			<input type="checkbox"/>
Upload View	Optional Supporting Documents			<input type="checkbox"/>
Upload View	Correspondence to explain financial discrepancy or error such as disinterment			<input type="checkbox"/>
Upload View	Map/Plat of cemetery - new additions			<input type="checkbox"/>
Upload View	Correspondence to identify if pet cemetery			<input type="checkbox"/>
Upload View	Any Sales Agreement or Contract form used for sale of cemetery merchandise			<input type="checkbox"/>
Upload View	Trust Agreement or Ordinance/Resolution if recently revised			<input type="checkbox"/>
Upload View	Grounds Maintenance Schedule			<input type="checkbox"/>
Upload View	Rules & Regulations or Bylaws if recently revised			<input type="checkbox"/>
Upload View	Total Return Distribution correspondence if any changes			<input type="checkbox"/>
Upload View	List of Cemetery Board Members and Contact information			<input checked="" type="checkbox"/>
Upload View	Bank Statement, Certificate of Deposit, Investment Policy			<input checked="" type="checkbox"/>
Upload View	Price List - If Recently Revised			<input type="checkbox"/>
Upload View	Perpetual Care Registry - Identify Purchaser of grave space			<input checked="" type="checkbox"/>
Upload View	Interment Rights Agreement			<input checked="" type="checkbox"/>

Attachments

Step 8) Select 'Choose File'.

View	changes	
Upload View	List of Cemetery Board Members and Contact Information	✓
Upload View	Bank Statement, Certificate of Deposit, Investment Policy	✓
Upload View	Price List - If Recently Revised	<input type="checkbox"/>
Upload View	Perpetual Care Registry - Identify Purchaser of grave space	✓
Upload View	Interment Rights Agreement	✓

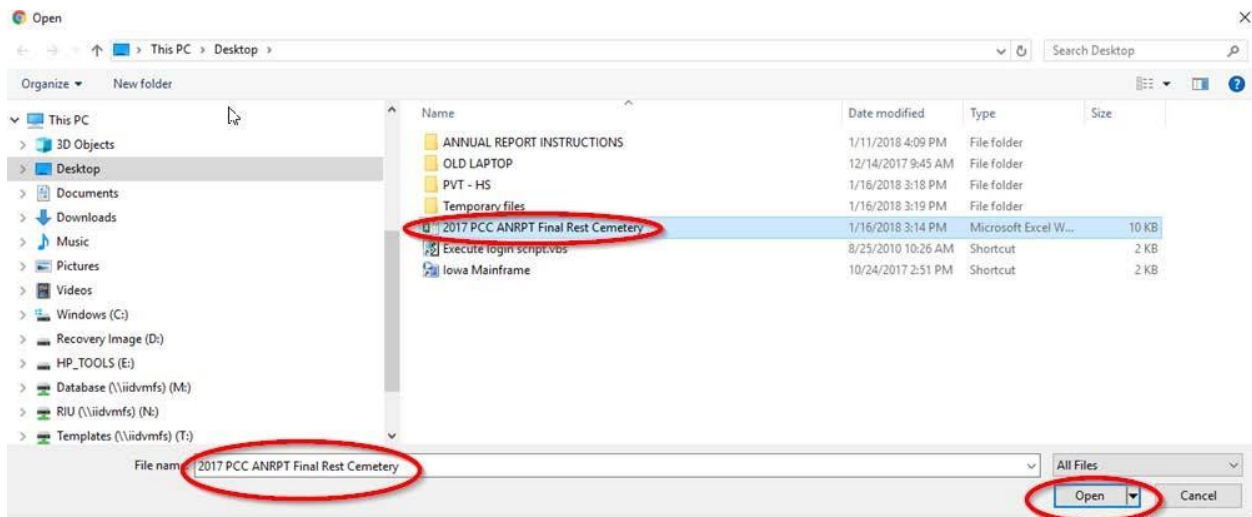
Choose File No file chosen

File size is 2 GB

Say something about this file...

Step 9) Complete the following in the order given below:

- Locate where you saved your Excel file (example Desktop).
- Select the 20XX PCC ANRPT Cemetery Name file for the year you are reporting.
- Select 'Open'.



Step 10) Select 'Upload'.

Upload View	List of Cemetery Board Members and Contact information	✓
Upload View	Bank Statement, Certificate of Deposit, Investment Policy	✓
Upload View	Price List - If Recently Revised	<input type="checkbox"/>
Upload View	Perpetual Care Registry - Identify Purchaser of grave space	✓
Upload View	Interment Rights Agreement	✓

Choose File | 2017 PCC AN...etery.xlsx

Maximum file size is 2 MB

Say something about this file...

To this submission [i](#)

[Upload](#)

[Share](#)

File name should appear here.

Step 11) The Excel File you uploaded should appear as an attachment as shown on the following screen. You have now uploaded the annual report. Return to step 7 to upload other required or optional documents.

Manage Submissions

Actions	Title	Requested Date	Submission Date	Required
Upload View	Surety Bond documents			<input type="checkbox"/>
Upload View	Interment Rights Agreement			✓
Upload View	Fidelity bond documents			<input type="checkbox"/>
Upload View	Optional Supporting Documents			<input type="checkbox"/>
Upload View	Correspondence to explain financial discrepancy or error such as disinterment			<input type="checkbox"/>
Upload View	Map/Plat of cemetery - new additions			<input type="checkbox"/>
Upload View	Correspondence to identify if pet cemetery			<input type="checkbox"/>
Upload View	Any Sales Agreement or Contract form used for sale of cemetery merchandise			<input type="checkbox"/>
Upload View	Trust Agreement or Ordinance/Resolution if recently revised			<input type="checkbox"/>
Upload View	Grounds Maintenance Schedule			<input type="checkbox"/>
Upload View	Rules & Regulations or Bylaws if recently revised			<input type="checkbox"/>
Upload View	Total Return Distribution correspondence if any changes			<input type="checkbox"/>
Upload View	List of Cemetery Board Members and Contact information			✓
Upload View	Bank Statement, Certificate of Deposit, Investment Policy			✓
Upload View	Price List - If Recently Revised			<input type="checkbox"/>
Upload View	Perpetual Care Registry - Identify Purchaser of grave space		1/17/2018 2:48 PM	✓

All boxes checked are required.

Attachments

Name	Download
2017 PCC ANRPT Final Rest Cemetery	2017 PCC ANRPT Final Rest Cemetery

Step 12) Now that you have attached the required and any optional documents, select ‘Done’ to submit.

Upload	View	Perpetual Care Registry - Identify Purchaser of grave space	1/17/2018 2:48 PM	✓
Upload	View	Interment Rights Agreement	1/17/2018 3:24 PM	✓
Upload	View	List of Cemetery Board Members and Contact information	1/17/2018 3:25 PM	✓
Upload	View	Bank Statement, Certificate of Deposit, Investment Policy	1/17/2018 3:25 PM	✓

Attachments

Name	Download
2017 PCC ANRPT Final Rest Cemetery	2017 PCC ANRPT Final Rest Cemetery
Name	Download
2017 Interment Rights Agreement	2017 Interment Rights Agreement
Name	Download
2017 Cemetery Board Members and Contact information	2017 Cemetery Board Members and Contact information
Name	Download
2017 Bank Statement, Certificate of Deposit, Investment Policy	2017 Bank Statement, Certificate of Deposit, Investment Policy

Forms

[Criminal History Form](#)

Done

Step 13) Select “Attestation” and confirm. Then select “Pay Fees” and follow the directions. Once your fees are paid, confirm your Annual Report is submitted.

[Upload](#)
[View](#)
Perpetual Care Registry - Identify Purchaser of grave space
1/17/2018 2:48 PM
✓

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Instructions

Submit Checklist

Additional files submission

Attestation

Pay Fees

Submit Annual Report

Go Back

✓

✓

✓

X

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Definitions and Terms

1. **Account Holder:** The individual or entity who is the owner of an account at a financial institution who is authorized to control and perform transactions on behalf of the account.
2. **Care Fund:** Means funds set aside for the care of a perpetual care cemetery.
3. **Cemetery Merchandise:** Means foundations, grave markers, tombstones, ornamental merchandise, memorials, and monuments sold under a purchase agreement that does not require installation within twelve months of the purchase.
4. **Certificate of Interment Rights:** Means the legal document evidencing the conveyance of exclusive rights of interment, upon payment in full of the purchase price, and identifying the owners of all interment rights sold under the purchase agreement. A Certificate of Interment Rights may convey more than one Interment Space.
5. **Contract Amount:** Means the aggregate amount a purchaser is obligated to pay for Interment Rights conveyed by a Certificate of Interment Rights, exclusive of any finance charges.
6. **Contract Owner:** Means any natural person specified or included in a purchase agreement, upon whose future death interment rights are provided under the purchase agreement.
7. **Date of Contract:** The calendar date, in MM/DD/YYYY format, which the contract occurred.
8. **Financial Institution:** Means a state or federally insured bank, savings association, credit union, trust department thereof, or a trust company that is authorized to do business within this state that holds care funds.
9. **Interment Rights:** Means the right to place remains in a specific location for use as a final resting place or memorial.
10. **Interment Rights Agreement:** Means an agreement to furnish Interment Rights.
11. **Interment Space:** Means a space used or intended to be used for the interment of remains, including but not limited to a grave space, lawn crypt, mausoleum crypt, and niche.
12. **Purchaser:** Means the person identified in the Interment Rights Agreement as the individual purchasing the Interment Rights.
13. **Transaction:** Means a deposit at a financial institution, a withdrawal at a financial institution, an assignment of insurance policy or annuity proceeds, a transfer of ownership of an insurance policy or annuity, the issuance of a burial or final expense insurance policy.
14. **Trustee:** Means an individual person or member of a board given control or powers of administration of property in trust with a legal obligation to administer it solely for purposes specified.

15. **Total Return Distribution:** Means an income distribution method under which a perpetual care cemetery treats net appreciation, realized and unrealized, in the fair value of the assets of their care fund as if it were net income of the trust for purposes of determining the amount available for distribution. A perpetual care cemetery using the Total Return Distribution Method distributes a percentage, not to exceed 5%, of the fair market value of the care fund as of the last day of the trust fiscal year immediately preceding the distribution year. The election to use a Total Return Distribution Method must be approved by the Iowa Insurance Division.